

### IN THE CLAIMS

Please amend the claims as follows:

1. (Currently Amended) A computer-implemented method comprising:  
receiving, at a communication module, consumer information associated with a consumer;  
identifying at least one approved payment option from a plurality of payment options utilizing the consumer information, the at least one payment option being valid for the consumer;  
generating, at an approved payment options generator, a list of approved payment options, the list including the at least one approved payment option;  
communicating the at least one approved payment option to the consumer for selection by the consumer; and  
requesting, via a selection module, that the consumer selects a payment option from the list.
2. (Original) The method of claim 1, including:  
monitoring a request by the consumer for a further payment option, the further payment option differing from the at least one approved payment option;  
communicating to the consumer a request for additional consumer information; and  
selectively approving the request by the consumer for the further payment option based on the additional consumer information.
3. (Original) The method of claim 1, wherein identifying the at least one approved payment option includes generating a reliability score value utilizing the consumer information.
4. (Cancelled)

5. (Currently Amended) The method of claim 1 [[4]], including storing the approved payment option for the consumer for use in future transactions.
6. (Previously Presented) The method of claim 1, wherein the plurality of available payment options include at least one of a credit card option, a phone bill option, an ACH option, a payment by check option, a direct bill option, and a prepayment option.
7. (Previously Presented) The method of claim 1, wherein identifying the at least one approved payment option to the consumer includes identifying a payment option utilizing vendor payment option preference.
8. (Previously Presented) A system comprising:  
a communication module to receive consumer information;  
an approved payment options generator module to:  
    select, from a plurality of payment options, at least one approved payment option,  
utilizing the consumer information, and  
    generate a list of approved payment options, the list of approved payment options  
including the selected at least one approved payment option; and  
a selection module to present the consumer with an option to select a payment option  
from the list of at least one approved payment options.
9. (Previously Presented) The system of claim 8, wherein the option includes providing additional consumer information.
10. (Cancelled)
11. (Original) The system of claim 8, wherein the payment options generator module includes a payment options rules engine to determine reliability score value for the consumer.

12. (Currently Amended) The system of claim ~~8~~ 10, wherein the plurality of available payment options include at least one of a credit card option, a phone bill option, an ACH option, a payment by check option, a direct bill option, and a prepayment option.

13. (Previously Presented) The system of claim 11, wherein the payment options rules engine is to identify a payment options presentation format, utilizing vendor payment option preference.

14. (Currently Amended) A computer-implemented method comprising:  
providing, via network equipment, consumer information associated with the consumer to a transaction processing facility;  
receiving at least one approved payment option selected from a plurality of payment options from the transaction processing facility, the at least one approved payment option identified based on the consumer information;  
presenting a list of payment options, the list including the at least one approved payment option to the consumer; and  
requesting, via the network equipment, that the ~~customer~~ consumer selects an approved payment option from the list.

15. (Original) The method of claim 14, including:  
monitoring a request by the consumer for a further payment option, the further payment option being distinct from the at least one approved payment option;  
obtaining additional consumer information from the consumer;  
communicating the additional consumer information to the transaction processing facility; and  
receiving one of an approval of the further payment option for the consumer, and a rejection of the further payment option for the consumer.

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16. (Currently Amended) A machine-readable medium ~~for~~ embodying a sequence of instructions that, when executed by the machine, cause the machine to:
- receive consumer information associated with a consumer;
  - identify at least one approved payment option from a plurality of payment options utilizing the consumer information, the at least one payment option being valid for the consumer;
  - and
  - communicate the at least one approved payment option to the consumer for the selection by the consumer; and
  - requesting that the customer selects an approved payment option from a list including the at least one approved payment option identified based on the consumer information.
17. (Original) The machine-readable medium of claim 16, in which the machine:
- monitors a request by the consumer for a further payment option, the further payment option differing from the at least one approved payment option;
  - communicates to the consumer a request for additional consumer information; and
  - selectively approves the request by the consumer for the further payment option based on the additional consumer information.
18. (Original) The machine-readable medium of claim 16, wherein the at least one approved payment option is identified by generating a reliability score value utilizing the consumer information.
19. (Cancelled)
20. (Previously Presented) The machine-readable medium of claim 16, wherein the approved payment option for the consumer is stored for use in future transactions.
21. (Previously Presented) The machine-readable medium of claim 16, wherein the plurality of available payment options include at least one of a credit card option, a phone bill option, an ACH option, a payment by check option, a direct bill option, and a prepayment option.

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22. (Previously Presented) The machine-readable medium of claim 16, wherein identifying the at least one approved payment option to the consumer includes identifying a payment option utilizing vendor payment option preference.
23. (Previously Presented) A system comprising:
- means for receiving consumer information;
  - means for selecting, from a plurality of payment options, at least one approved payment option, utilizing the consumer information;
  - means for generating a list of at least one approved payment options, the list of approved payment options including the selected at least one approved payment option; and
  - means for presenting the consumer with an option to select a payment option from the list of at least one approved payment options.
24. (Previously Presented) A machine-readable medium for embodying a sequence of instructions that, when executed by a machine, cause the machine to:
- provide consumer information associated with a consumer to a transaction processing facility;
  - receive at least one approved payment option selected from a plurality of payment options from the transaction processing facility based on the consumer information, the at least one payment option being valid for the consumer;
  - present the at least one approved payment option to the consumer for selection by the consumer; and
  - request that the customer selects an approved payment option from a list including the at least one approved payment option identified based on the consumer information.
25. (Original) The machine-readable medium of claim 24, in which the machine:
- monitors a request by the consumer for a further payment option, the further payment option being distinct from the at least one approved payment option;
  - obtains additional consumer information from the consumer;

communicates the additional consumer information to the transaction processing facility;  
and

receives one of an approval of the further payment option for the consumer, and a  
rejection of the further payment option for the consumer.

26. (Previously Presented) The method of claim 1, including receiving a response to the  
request that the consumer selects a payment option from the list.

27. (Previously Presented) The method of claim 26, wherein the response is a selection of a  
payment option from the list.